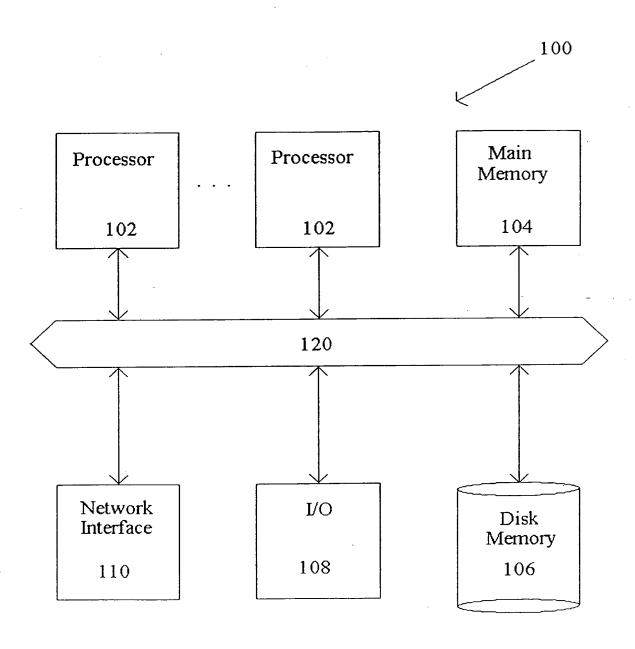
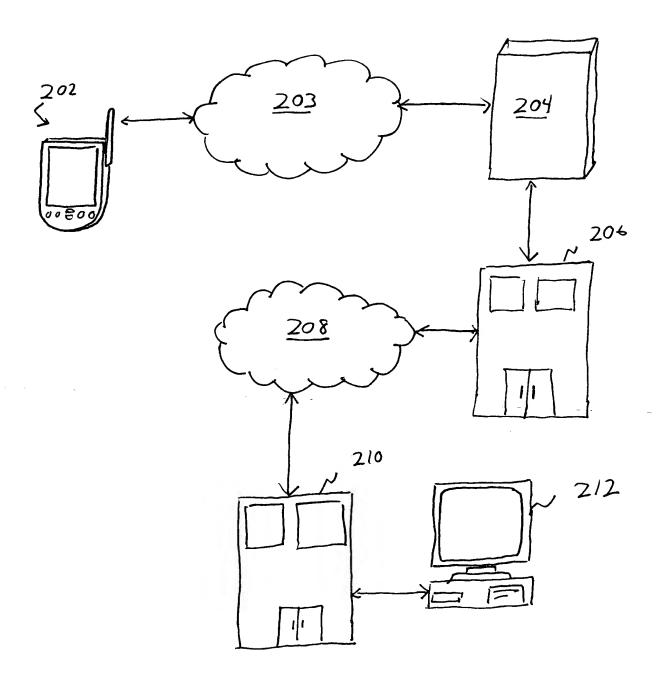
FIG. 1 (Prior Art)





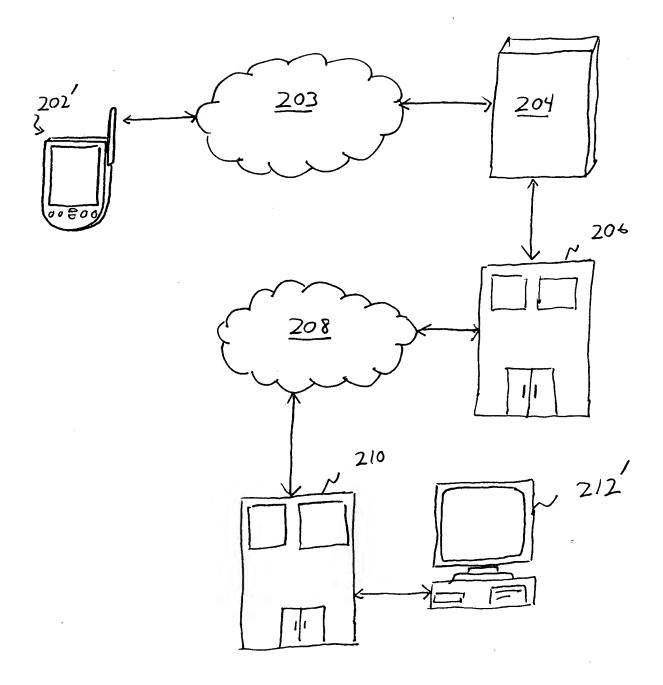
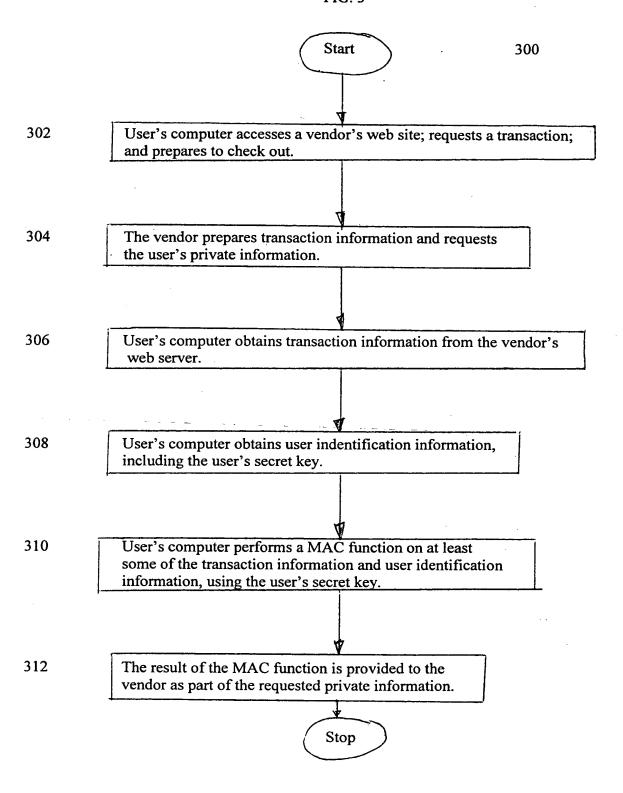


FIG. 3



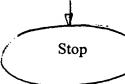
Start 400

The verifier's computer receives from the vendor via the private network the secure information, the transaction information, and user information that was used to generate the secure information.

The verifier's computer uses the user's secret key electronically to perform the same MAC function on the transaction information and user information received from the vendor and that purportedly was used by the user's computer to generate the received secure information.

The verifier compares the results of the MAC function it performed with the received secure information.

If the results of the MAC function are identical to the received secure information, the transaction is verified.



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